

Information to identify the case:

Debtor 1	<u>Joshua C. Sumey</u>	Social Security number or ITIN	xxx-xx-0250
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24005-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua C. Sumey

1/22/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joshua C. Sumey
 Debtor

Case No. 19-24005-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db
 15139010 +Joshua C. Sumey, 27 Fayette Avenue, Smithfield, PA 15478-1247
 CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 15139011 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of PA, Revenue Recovery, P.O. Box 117,
 Columbus, OH 43216)
 15139008 +Caine & Weiner, 12005 Ford Road, Dallas, TX 75234-7262
 15139013 +First Federal S & L Assoc. Greene County, Main and Beeson, P.O. Box 1246,
 Uniontown, PA 15401-1246
 15139014 First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487
 15139015 John Deere Financial, P.O. Box 6600, Johnston, IA 50131-6600
 15139016 MedExpress Billing, P.O. Box 719, Dellslow, WV 26531-0719
 15139017 Pediatrics Associates of Westmoreland, 555 West Newton Street, Greensburg, PA 15601-2861
 15139019 Preferred Primary Care Physicians, P.O. Box 1870, Cary, NC 27512-1870
 15139021 +South Union Township Sewage Authority, P.O. Box 2047, Uniontown, PA 15401-1647
 15139022 +Southwest Regional Tax Bureau, One Centennial Way, Scottdale, PA 15683-1741
 15139024 +UCCI TRICARE Dental Program, P.O. Box 645534, Pittsburgh, PA 15264-5253
 15139027 UPMC Physician Services, P.O. Box 1123, Minneapolis, MN 55440-1123
 15139025 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
 15139026 University Health Associates, P.O. Box 875, Morgantown, WV 26507-0875
 15139028 Weltman, Weinberg & Reis, 436 Seventh Avenue--Suite 2500, Pittsburgh, PA 15219-1842
 15139030 +Westmoreland Allergy and Asthma, 534 West Otterman Street, Greensburg, PA 15601-2113
 15139031 +Wohar Chiropractic Health Center, 1295 Grand Boulevard--Suite 100, Monessen, PA 15062-1955
 15139032 +Women In Balance, LLC, 3000 Coombs Farm Drive--Suite 102, Morgantown, WV 26508-1189

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2020 04:11:44 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

15139007 +E-mail/Text: holly.tylka@advanceddisposal.com Jan 23 2020 04:12:13 Advanced Disposal,
 P.O. Box 266, 1192 McClellandtown Road, McClellandtown, PA 15458-1118
 15139009 EDI: CAPITALONE.COM Jan 23 2020 08:43:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 15139012 E-mail/Text: eblymiller@fidelitycollections.com Jan 23 2020 04:09:20
 Fidelity National Collections, 885 South Sawburg Avenue--Suite 103,
 Alliance, OH 44601-5905
 15139018 E-mail/Text: bankruptcynotices@psecu.com Jan 23 2020 04:12:44
 Pennsylvania State Employees Credit Un., 1 Credit Union Place, P.O. Box 67013,
 Harrisburg, PA 17106-7013
 15139020 E-mail/Text: EBN_Greensburg@Receivemorermp.com Jan 23 2020 04:13:09 RMP, LLC,
 P.O. Box 349, Greensburg, IN 47240-0349
 15139023 EDI: TFSR.COM Jan 23 2020 08:43:00 Toyota Financial Services, P.O. Box 8026,
 Cedar Rapids, IA 52408-8026
 15139029 E-mail/Text: bankruptcy@firstenergycorp.com Jan 23 2020 04:12:06 West Penn Power,
 76 South Main Street, A-RPC, Akron, OH 44308-1890

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr First Federal Savings & Loan Association of Greene
 cr Toyota Motor Credit Corporation

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jan 22, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Anne N. John on behalf of Creditor First Federal Savings & Loan Association of Greene County
johnandjohn96@atlanticbb.net
Charles O. Zebley, Jr. on behalf of Debtor Joshua C. Sumey COZ@Zeblaw.com, Lori@Zeblaw.com,
Janet@Zeblaw.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee on behalf of Trustee Robert H. Slone, Trustee robertslone223@gmail.com,
rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 6